

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
 Jeffrey Donald Nikoleyczik
 Lori Ann Nikoleyczik
 Debtors

Case No. 16-17350-ref
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: SaraR
 Form ID: pdf900

Page 1 of 1
 Total Noticed: 5

Date Rcvd: May 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 16, 2018.

db/jdb Jeffrey Donald Nikoleyczik, Lori Ann Nikoleyczik, 2346 Main Street,
 Northampton, PA 18067-1101
 cr ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
 cr +ESSA Bank & Trust, 1065 Highway 315, Wilkes-Barre, PA 18702-6941

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr E-mail/Text: camanagement@mtb.com May 15 2018 01:39:22 M&T Bank, PO Box 767,
 Buffalo, NY 14240-0767
 cr +E-mail/Text: bnc-quantum@quantum3group.com May 15 2018 01:39:22 Quantum3 Group LLC as agent for, GPCC I LLC, PO Box 788, Kirkland, WA 98083-0788
 TOTAL: 2

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 16, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 14, 2018 at the address(es) listed below:

DENISE ELIZABETH CARLON on behalf of Creditor HomeBridge Financial Services, Inc.
 bkgroup@kmllawgroup.com
 DOUGLAS J. SMILLIE on behalf of Creditor M&T Bank dsmillie@flblaw.com, ccharlton@flblaw.com
 FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf_frpa@trustee13.com
 J. ZAC CHRISTMAN on behalf of Debtor Jeffrey Donald Nikoleyczik jchristman@newmanwilliams.com, epotito@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;eapotito@hotmail.com
 J. ZAC CHRISTMAN on behalf of Joint Debtor Lori Ann Nikoleyczik jchristman@newmanwilliams.com, epotito@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;eapotito@hotmail.com
 JOHN FISHER on behalf of Creditor ESSA Bank & Trust fisherlawoffice@yahoo.com
 LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf_frpa@trustee13.com
 MATTEO SAMUEL WEINER on behalf of Creditor HomeBridge Financial Services, Inc.
 bkgroup@kmllawgroup.com
 REBECCA ANN SOLARZ on behalf of Creditor HomeBridge Financial Services, Inc.
 bkgroup@kmllawgroup.com
 ROLANDO RAMOS-CARDONA on behalf of Trustee FREDERICK L. REIGLE
 RRamos-Cardona@fredreiglech13.com
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 11

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Lori Ann Nikoleyczik aka Lori Triano, aka Lori A. Triano, aka Lori A. Nikoleyczik, aka Lori A. Trovato, aka Lori Nikoleyczik, aka Loriann Georges, aka Lori A. Georges, aka Loriann A. Trovato, aka Lori Trovato, aka Lori Ann Trovato, aka Lori Georges Jeffrey Donald Nikoleyczik aka Jeffrey Nikoleyczik, aka Jeffrey D. Nikoleyczik <u>Debtors</u>	CHAPTER 13 NO. 16-17350 REF
HomeBridge Financial Services, Inc. <u>Movant</u> vs. Lori Ann Nikoleyczik aka Lori Triano, aka Lori A. Triano, aka Lori A. Nikoleyczik, aka Lori A. Trovato, aka Lori Nikoleyczik, aka Loriann Georges, aka Lori A. Georges, aka Loriann A. Trovato, aka Lori Trovato, aka Lori Ann Trovato, aka Lori Georges Jeffrey Donald Nikoleyczik aka Jeffrey Nikoleyczik, aka Jeffrey D. Nikoleyczik <u>Debtors</u>	11 U.S.C. Section 362
Frederick L. Reigle Esq. <u>Trustee</u>	

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtors' residence is **\$10,858.82** which breaks down as follows;

Post-Petition Payments:	August 1, 2017 to December 1, 2017 at \$1,208.18/month
	January 1, 2018 to April 1, 2018 at \$1,204.48/month
Total Post-Petition Arrears	\$10,858.82

2. The Debtor shall cure said arrearages in the following manner:

a). Movant shall file an Amended or Supplemental Proof of Claim to include the post-petition arrears of **\$10,858.82** along with the pre-petition arrears.

b). The new 410A form for a Proof of Claim shall not be required for this Amended or Supplemental Proof of Claim.

c). Within seven (7) days of the filing of the Stipulation, Debtor shall file an Amended Chapter 13 Plan to include the post-petition arrears of \$10,858.82.

3. Beginning with the payment due May 1, 2018 and continuing thereafter, Debtors shall pay to Movant the present regular monthly mortgage payment of \$1,204.48 (or as adjusted pursuant to the terms of the mortgage) on or before the first (1st) day of each month (with late charges being assessed after the 15th of the month).

4. Should Debtors provide sufficient proof of payments made, but not credited (front & back copies of cancelled checks and/or money orders), Movant shall adjust the account accordingly.

5. In the event the payments under Section 3 above are not tendered pursuant to the terms of this stipulation, Movant shall notify Debtors and Debtors' attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtors should fail to cure the default within fifteen (15) days, Movant may file a Certification of Default with the Court and the Court shall enter an Order granting Movant immediate relief from the automatic stay and waiving the stay provided by Bankruptcy Rule 4001(a)(3).

6. If the case is converted to Chapter 7, Movant shall file a Certification of Default with the Court and the Court shall enter an order granting Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

8. The provisions of this stipulation do not constitute a waiver by Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: April 25, 2018

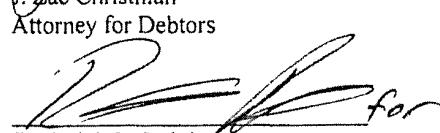
By: /s/ Rebecca A. Solarz, Esquire
Rebecca A. Solarz, Esquire
Attorney for Movant

Date: May 4, 2018


J. Zac Christman

Attorney for Debtors

Date: 5/8/18


Frederick L. Reigle

Chapter 13 Trustee

Approved by the Court this 14 day of May, 2018. However, the court
retains discretion regarding entry of any further order.


Bankruptcy Judge
Richard E. Fehling